

REMARKS

The Examiner required restriction of the application as follows:

Group I: Claims 56-58 and 60-62, drawn to a method and system for processing payment requests and transmitting payment instructions;

Group II: Claims 59 and 64, drawn to a method and system for receiving a set of payment requests and processing at least one of: identifying a payee, determining a remittance center, and altering an account number; and

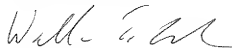
Group III: Claims 63 and 65, drawn to a system for transmitting payment requests and processing at least one of merchant identification; account ranging; and account scheming.

The Applicants hereby elect Group II, Claims 59 and 64. All other claims are hereby withdrawn.

CONCLUSION

The Applicants believe they have responded to each matter raised by the Examiner. It is not believed that extensions of time or fees for addition of claims are required beyond those that may otherwise be provided for in documents accompanying this paper. However, in the event that additional extensions of time are necessary to allow consideration of this paper, such extensions are hereby petitioned under 37 CFR §1.136(a), and any fee required therefore (including fees for net addition of claims) is hereby authorized to be charged to Deposit Account No. 19-5029.

Respectfully submitted,



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